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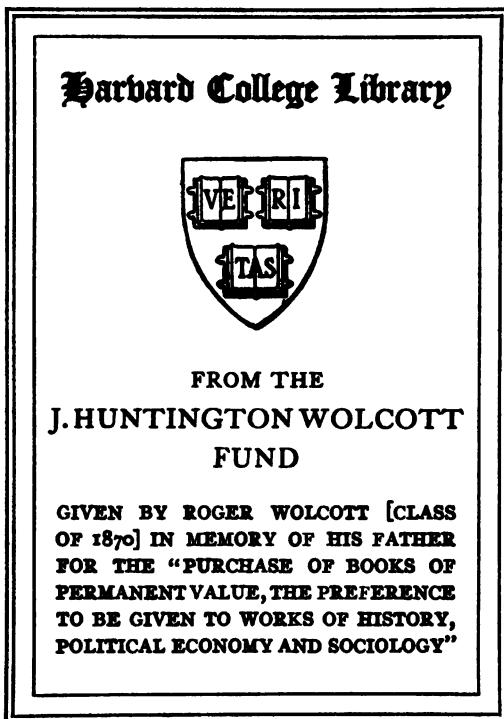


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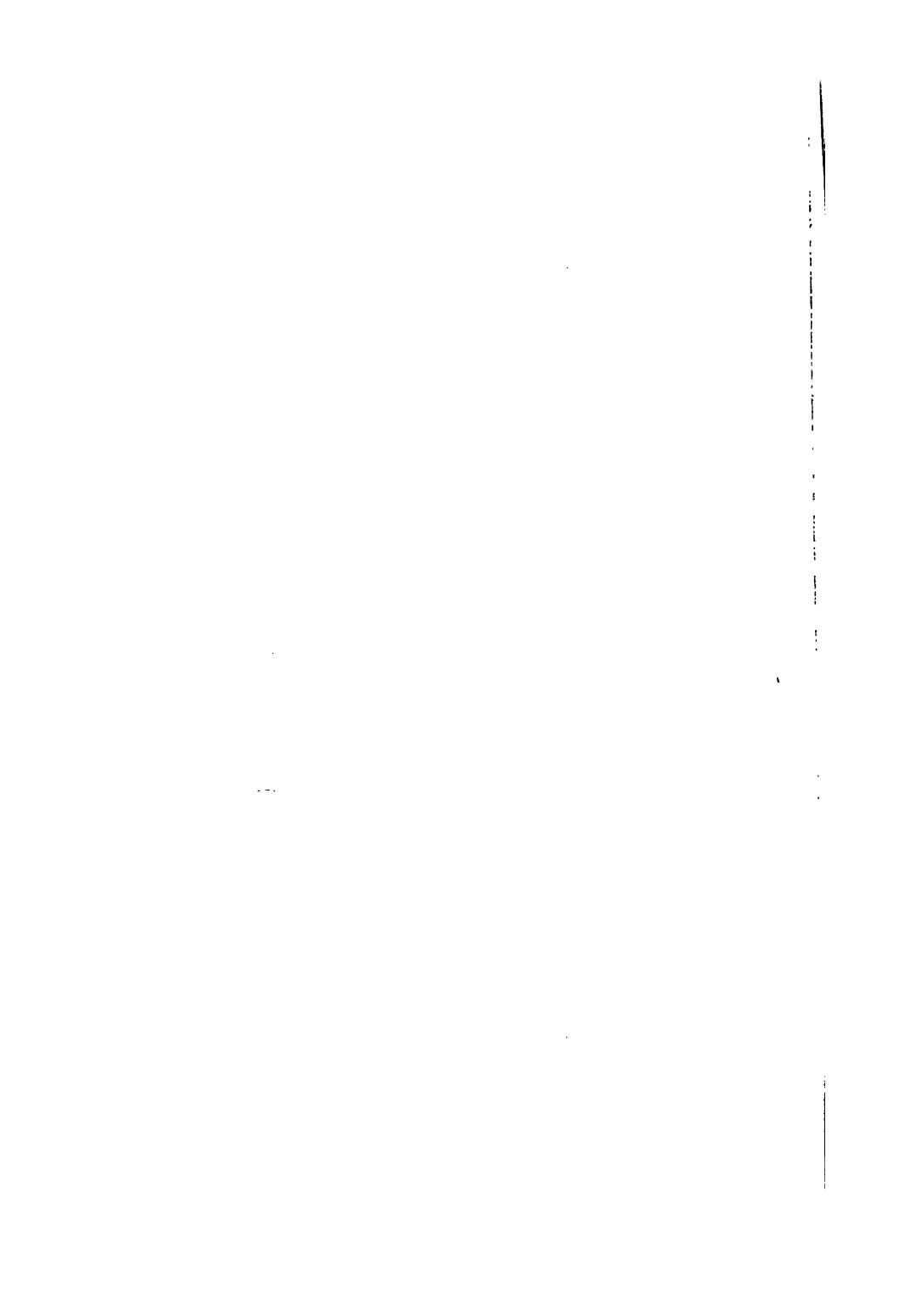
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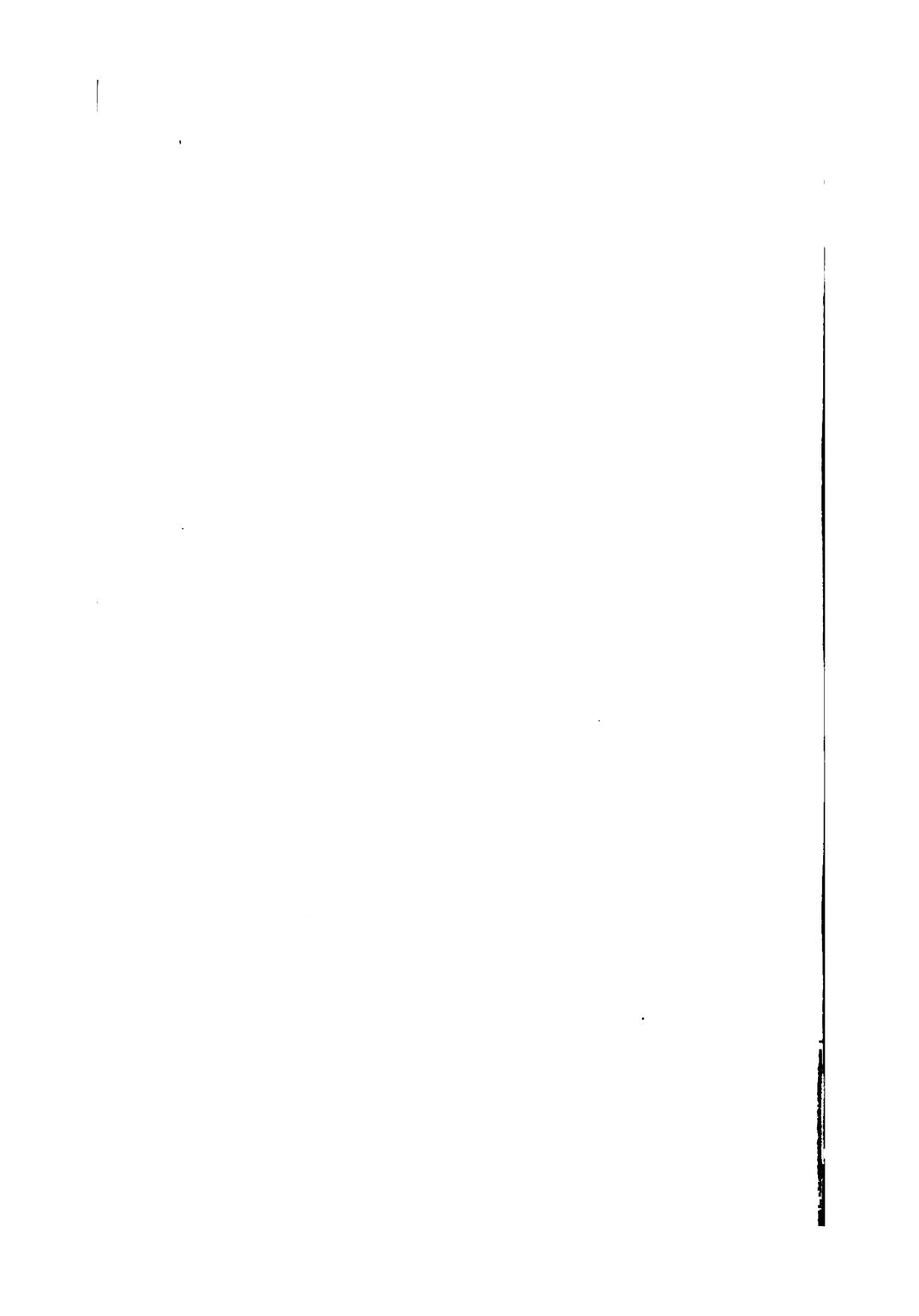
THE HOUSING QUESTION

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The Housing Question

BY

ALFRED SMITH, L.C.C.

LATE CHAIRMAN HOUSING COMMITTEE, LONDON COUNTY COUNCIL

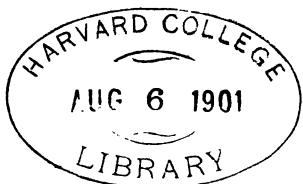


LONDON
SWAN SONNENSCHEIN & CO., LIM.
PATERNOSTER SQUARE

1900

1891
42-32

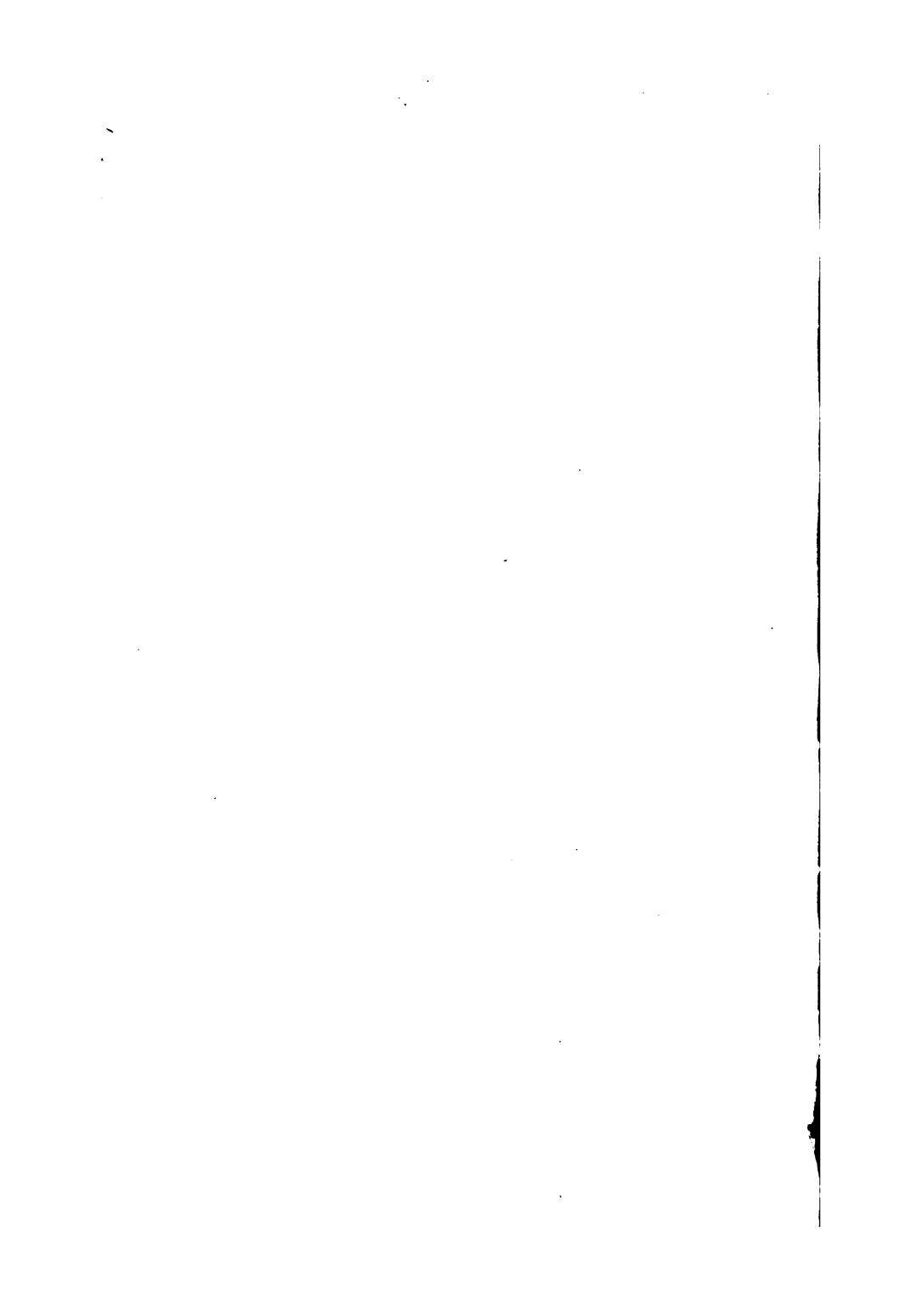
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THE HOUSING QUESTION

(IN LONDON)

OF all social reforms, none is of greater importance or surrounded with greater difficulties than the present movement for the better housing of the working people. Overcrowding, with its deplorable evils, is everywhere prevalent. Rents have become exorbitant. The utter want of proper dwellings, where the common comforts and decencies of life are possible, is everywhere felt. The question is—how to provide adequate and healthy accommodation for a vast and increasing number of labouring people within easy reach of their work, and at a rent within their means.

OVERCROWDING IN LONDON

In regard to this lack of accommodation, and to the overcrowding existing in our midst, it is well to bear in mind the vastness of the population dwelling on a comparatively small area, and the rapid growth of that population during the present century. In 1801 London numbered 959,000 persons. In 1896 the population had risen to 4,433,000, a number greater than that of Scotland, which is more than 250 times larger in area, and but slightly less than that of Ireland, which is nearly 270 times larger. At the last general census in 1891¹ there were 747,000 male workers and 266,000 female workers, or 1,013,000 in all.

¹ The number of *workers* shown by census returns, 1891, was 1,013,077. Assuming the ratio constant, the number based on population of 1899 would be about 1,085,000, or an increase of about 72,000.

Now, as most of these people must dwell near or within reach of their occupations, and as, on the other hand, the development of commercial undertakings requires more and more space, and also a larger number of workers, the competition for dwelling accommodation near the commercial centres is greatly increased. Resulting from this intense competition for room, rents rise by leaps and bounds, and overcrowding with all its evils ensues. Of the extent of this overcrowding, some idea may be gathered from the following table compiled from the census of 1891.¹

Population in 1891 (Census)	- - -	4,211,743
Population in 1899 (Equalisation of		
Rates Act Census)	- - -	4,514,856

Assuming that proportion of persons living under overcrowded condition remains the same, as shown by census returns of 1891, the number of persons living under such conditions in 1899 would be about 890,000, as against 830,000 in 1891, or an increase of 60,000.

At that time there were 172,500 tenements of *one room only*. Of these :—

60,114	were occupied by one person,
55,766	„ „ „ two persons,
29,005	„ „ „ three „
16,111	„ „ „ four „
7,409	„ „ „ five „
2,871	„ „ „ six „
879	„ „ „ seven „
231	„ „ „ eight „

and so forth up to twelve in one room.

There were also 189,707 tenements of *two rooms* each, and of these :—

59	were occupied by twelve or more persons,
138	„ „ „ eleven „
488	„ „ „ ten „
1,590	„ „ „ nine „
4,195	„ „ „ eight „
8,863	„ „ „ seven „
15,526	„ „ „ six „
24,013	„ „ „ five „

and so on with other tenements.

Again, assuming anything over an average of two persons per room constitutes overcrowding, it has been calculated¹ that:—

215,000 people live in 56,600 *overcrowded tenements* of one room each.

330,250 people live in 55,000 *overcrowded tenements* of two rooms each.

192,500 people live in 24,500 *overcrowded tenements* of three rooms each.

92,500 people live in 9,500 *overcrowded tenements* of four rooms each.

That is to say, of those persons living in tenements of less than five rooms, over one-third live under conditions of overcrowding.

Light is also thrown upon the state of overcrowding, if the matter be viewed from the standpoint of density of population. For

¹ The census returns gives the number of persons occupying the tenements of 1, 2, 3, 4, etc., rooms. All the tenements occupied by more than two persons per room each were considered as being in an overcrowded condition.

instance, whereas the average number of persons per acre in London is 56, there are districts such as Old Artillery Ground with 427 persons per acre, Spitalfields with 322, and Mile End New Town with 269. If all London were as crowded as these districts, it would have in the case first-named a population of no less than 29 millions, and in the second 22 millions, and in the case of Mile End New Town some 18½ millions. Again, it will be found that in overcrowded districts a heavy charge has to be incurred for municipal duties—(the rate for *Parish* purposes in Bow is 4s. 5d.; in Poplar, 3s. 10½d.; in Bromley, 3s. 11d.; Bethnal Green, 2s. 11d.; Old Artillery Ground, 1s. 7d.; Christ Church, Spitalfields, 2s. 1d.)—and the rateable capacity of the population is very small—(Bromley, £3 5s. 2d. per head; Bethnal Green, £3 6s. 5d. per head; Mile End New Town, £2 14s. 9d. per head). Whereas in districts with a low density per

acre the charge for *Parish* purposes is low—(St. James, Westminster, 9½d.; St. Margaret and St. John, Westminster, 1s. 1d.; Precincts of Savoy, 4d.; St. George's, Hanover Square, 1s. 3½d.)—whilst the rateable capacity per head of the thinly-populated districts is high—(Savoy, £118 14s. 10d.; City of London, £109 5s. 6d.; St. James, Westminster, £30 3s. 8d.). That is to say, the poorer and more crowded a neighbourhood is the greater the burden for local purposes, as compared with the rich and thinly populated districts.¹

¹ The *total* rates in overcrowded and in thinly populated districts for 1898-99 were as follows:—

Poplar,	8s. 0½d.	Bethnal Green,	7s. 1d.
Bromley,	8s. 1d.	Rotherhithe,	7s. 11d.
Bow,	8s. 7d.	Precincts of Savoy,	4s. 6d.
Spitalfields,	6s. 3d.	St. James, Westminster,	4s. 11d.
Old Artillery Ground,	5s. 9d.	St. Margaret & St. John,	
Mile End Old Town,	6s. 7d.	Westminster,	5s. 3d.
Shadwell,	7s. 1d.	St. George, Hanover Sq.	5s. 3½d.

THE SOCIAL ASPECT

The figures quoted above reveal the terrible state of overcrowding which exists, and their appeal is so pathetic that perhaps no further comment is needed. But it is well to remember how intimately linked with the best interests of society is the question of dwelling accommodation for the workers. It is safe to say the home is the starting-point of all social reform, but where there is overcrowding the agencies at work for the uplifting of the people are largely frustrated. The labours of the Board School teacher are hindered by the vicious surroundings of the children : education is rendered more costly and less efficacious as overcrowding increases. The work of the temperance reformer is impeded, it being a well-ascertained fact that the more an area is

crowded the greater are the inducements offered by the drink traffic. Our hospitals draw a large number of their patients from insanitary areas, where the want of light and air breeds disease. Our reformatories and prisons owe a goodly number of their inmates to the vicious influences arising from the crowding together of the criminal classes with the industrious poor. And it is not too much to say that the increase in lunacy bears some definite relationship to the misery of over-crowding. Moreover, turning to other aspects, the results obtained through Trade Union effort are being seriously affected. The rise in rents has considerably exceeded the increase in wages—the boon of higher wages is swallowed up by the exorbitant demand of the landlords, the high rents in many cases leaving but a scanty margin for the absolute necessities of life. As to the teaching of religion, the very message of the Gospel seems to lose its

significance for those compelled to live in the overcrowded room. So long, then, as overcrowding remains, with its sordid and demoralising surroundings, so long will influences for good be counteracted and social evils multiplied. Indeed the grim irony of the situation could not go further—the labouring population, who daily contribute to the wealth and comfort of the city, are for the most part driven on to congested areas and into overcrowded rooms.

FORMER LEGISLATION

Before dealing with remedial measures, a reference to past legislation will show how Parliament has attempted to grapple with the evil. It will be well also to ascertain what are the legal powers now available, and to glance

at the contribution made towards the supply of dwellings by the Central Authority and by the Trusts and others.

What, then, has been the scope and aim of the enactments bearing on the housing of the people? When in 1884 the Royal Commission was appointed to inquire into the housing of the working classes, the Acts then in force were as follows:

(a) *Acts aiming at the improvement of the structure and surroundings of workmen's dwellings, viz., (1) Torrens's Act passed in 1868 and amended in 1879 and 1882.* By these Acts powers were conferred upon the Local Authorities to compel the owners of dwellings to put them in a proper state of repair. Powers were also given to the Local Authorities to themselves undertake the improvement of small insanitary areas. The Central Body (Metropolitan Board of Works) was also empowered to act in default of any Local

Authority—a power which was not exercised. (2) Cross's Act, passed in 1875 and amended in 1879 and 1882, by which Act the Central Body was empowered to deal with large aggregations of insanitary property by way of scheme, and powers were given to acquire all such further property as might be required to complete the scheme. Under Torrens's Acts machinery was provided for reaching the owner of property requiring improvement, whilst Cross's Acts provided no such machinery. Little result was obtained through these series of Acts; partly owing to the Central Body (Metropolitan Board of Works) not exercising the compulsory power it possessed over the Local Authorities under Torrens's Acts; and partly owing to the want of compulsory power over the Central Body. The outcome being the Local Authority would consider a particular area too large for them to take in hand, and the Central Body would consider

the area too small for them to deal with ; hence little was done.

(b) *Acts concerned with the enforcement of sanitary regulations*, and which seek to improve, without destroying, existing accommodation. (1) Beginning with the Nuisances and Prevention of Diseases Acts, amended and consolidated by the (Sanitary) Act, 1855, we come to (2) The Metropolitan Management Act of 1855 (in so far as its provisions affect the improvement of sanitary conditions and construction generally ; (3) The Public Health Act of 1875 still in force as regards districts outside London ; (4) The Public Health Act of 1891 which regulates sanitary matters in the metropolis.

(c) *Acts dealing with the erection of dwellings.* The most important of these are :— (1) The Common Lodging Houses Act, 1851 ; (2) The Labouring Classes Dwelling Act, 1866 ; (3) The Artizans' and Labourers'

Dwellings Act, 1868, amended in 1879; (4) The Artizans' and Labourers' Dwellings Improvement Act, 1875; (5) The Public Works Loan Act, 1879 (empowering the Commissioners to make loans for the purpose of providing dwellings).

It may be mentioned here that the Common Lodging Houses Act, known as Lord Shaftesbury's Act, gave the Local Authorities power to purchase houses or land, and to erect dwellings. The Act, however, was not turned to account by the Local Authorities, no step having been taken under it so lately as 1884; but this Act, which dates back nearly half a century, embodies the important principle of providing housing accommodation for the labouring people, through the channel of representative bodies.

THE ROYAL COMMISSION, 1884

Such were, in the main, the enactments in force when the Royal Commission for inquiring into the housing of the working classes was appointed. The labours of the Royal Commission extended from 1884 to 1889, and the Report is well worthy of consideration. It deals with overcrowding, as it then existed, and in the evidence we find Lord Shaftesbury stating, as the result of nearly sixty years' experience—that however great the improvement up to 1884 of the “condition of the poor in London has been in other respects, the overcrowding has become more serious than it ever was.” Advertising to the causes of overcrowding, among these the Report instances the lack of workmen's trains; demolition of dwellings to make room for

public buildings; railways and railway stations; the influx of foreigners, especially into Whitechapel and Spitalfields; the interposition of middle men and house jobbers between the freeholder and the occupier; the evidence of Lord Compton and the Duke of Westminster's agent showing that as much as 150 per cent. was made by the house jobber. Passing to the effects of overcrowding, again, we find Lord Shaftesbury stating in evidence:—"The effects of the one-room system is physically and morally beyond all description . . . it is totally destructive of all benefit from education."

Reference is then made to the fearfully high rate of infantile mortality in crowded neighbourhoods; the disease of ophthalmia among children traceable to dark and ill-ventilated rooms; bodily weariness and ill-health of the workers; and drunkenness and dirt, which, according to Lord Shaftesbury, may be con-

sidered rather as effects than as causes of overcrowding. Turning to the remedies, the Royal Commission recommend the strict enforcement of the Sanitary Act of 1866;¹ the registration and inspection of houses let in lodgings or occupied by more than one family;² greater stringency in the law relating to new buildings and to the width of new streets; a sufficient service of workmen's trains.

In the Report it is also said, "In reference to nearly every proposal for improving the dwellings of the working classes, the present incidence of Local Taxation stands seriously in the way of progress and reform." The rating of vacant land and the rating of empty

¹ The Public Health Act (London) was not passed until 1891.

² The enforcement of regulations for limiting the number of persons to occupy a house, or part of a house, when overcrowding had reached an acute stage, would be productive of greater evil than the remedy would cure.

property are also referred to. Furthermore, it may be noticed in a memorandum supplementary to the Report, Mr. E. Dwyer Gray, M.P., suggests as a remedy the municipalisation of land, and he points out that this is but an extension of the principle already adopted by Parliament in Cross's Acts.

THE HOUSING OF THE WORKING CLASSES ACT, 1890

The labours of the Royal Commission resulted in the passing of the Housing of the Working Classes Act, which embodies the legal machinery now available for the housing of the people. In so far as the Metropolis is concerned, the Act is practically divided into three parts. Under Part I.

Cross's Acts are substantially re-enacted. The Central Authority is charged with the duty of preparing and carrying out (after sanction by the Secretary of State and Parliament), schemes for the improvement of insanitary areas of such a size as to be of importance to the whole community. In the event of the Central Authority considering that an insanitary area is too small, or otherwise unsuitable to be dealt with, the decision rests with the Secretary of State. The power remaining in the last resort with the Secretary of State constitutes the main difference between Cross's Acts and this part of the Act of 1890. It is further provided that displacements are to be gradual and not wholesale, and that the Central Authority must act either upon the representation of a district or county Medical Officer, or of twelve or more rate-payers of the county.

Part II., by sections 32, 33, and 34, enable

the vestries and district boards to take proceedings before a magistrate for the closing and demolition of single houses which are unfit for human habitation. Sections 39 and 46 enable the vestries and district boards and the Council, either in conjunction or otherwise, to undertake schemes for the improvement of areas which are too small to be of general importance to the whole county. By section 38 the vestries and district boards also have power to purchase and demolish obstructive buildings—*i.e.*, buildings which, by reason of their proximity to, or contact with, other buildings, stop ventilation, or prevent measures being carried out to remedy nuisance in respect of other buildings.

These are substantially the provisions of the Acts known as Torrens's Acts. The Central Authority has power to act in default of the Local Authority—a request by any person sufficing to put in motion either the Central

or Local Authority. These powers (in respect to the control and re-instatement of unhealthy dwellings), previously neglected, have been more fully utilised since the passing of the Act, through the pressure brought to bear by the Central Authority upon the Local Authorities to exercise their powers, and excellent work has been accomplished in this direction. But the powers enabling the Local Authority to reconstruct small areas in conjunction with the Central Authority (as in the case of Moira Place, Shoreditch), have been turned to little account. And this principle of co-operation between the Central and Local Authority appears to be one of special importance.

Part III. enables the Council to purchase by agreement, or (with the consent of the Secretary of State and Parliament) by compulsion, houses for the accommodation of persons in the working class, or land for the erection of such houses.

This part of the Act is founded on Lord Shaftesbury's Act of 1851, and the chief amendment introduced is its compulsory power of purchase, but it should be observed that the powers of the Act are conferred on the Central Authority, whilst by Lord Shaftesbury's Act the powers were given to the Local Authorities.¹

In the supplementary part of the Act provisions are inserted, in accordance with the recommendation of the Royal Commission, empowering freeholders, trustees, and others in similar positions, to raise money for the purpose of building workmen's dwellings on their estates. These powers, however, appear to be but rarely utilised.

¹ Since the passing of the London Government Act the powers under this part of the Act have been also conferred upon the new Borough Councils.

THE HOUSING WORK OF THE L.C.C.

We now turn to what has been accomplished under the Act of 1890 by the London County Council. The Council was then constituted the Authority for London for the clearance of insanitary areas and re-construction of healthy dwellings, and for the carrying out of housing schemes. A great task was cast upon the Council. A city teeming with slums and rookeries, the outcome of generations of apathy and neglect ; a vast population of toilers gradually more and more confined to congested areas, and the land for building in all the inner districts having reached fabulous values—these were among the conditions which had to be faced by the Central Authority. What, then, has been the housing

work of the Council during the past nine years? That work may be summarised as follows:—

Tenement Dwellings

(a) Under Parts I. and II. of the Act.

The Boundary Street Scheme, Bethnal Green and Shoreditch, with an area of fifteen acres formerly packed with two-storey houses in a dilapidated condition. This area now comprises a model estate, consisting of twenty-three blocks of dwellings five storeys in height. A laundry, with all the latest machinery, is provided for the use of the tenants, and there will also be seventy-seven workshops on the estate. These twenty-three blocks provide accommodation for 5,380 persons.

Cable Street Scheme, Limehouse, two blocks of tenement dwellings, accommodating 520 persons.

Brook Street Scheme, Limehouse, two blocks, accommodating 200 persons.

Brooke's Market Scheme, Holborn, one block, accommodating 60 persons.

Shelton Street Scheme, St. Giles's, five blocks, accommodating 292 persons.

Ann Street Scheme, Poplar, accommodating 180 persons.

Mill Lane Scheme, Deptford, accommodating 550 persons.

Clare Market Scheme, Strand, to accommodate 750 persons on the area.

Churchway Scheme, St. Pancras, to accommodate 580 persons.

(6) Under Part III. of the Act Tenement Dwellings.

Green Street and Gun Street Dwellings, Southwark, four blocks, accommodating 420 persons.

Borough Road Site, Southwark, to accommodate 300 persons.

Green Street Site, Southwark, to accommodate 200 persons.

Millbank Estate, Westminster (part of site of old Millbank Prison), sixteen blocks in course of erection, to accommodate 4,300 persons.

(c) Under Street and other Improvements.

Blackwall Tunnel Scheme, Council Buildings, Poplar, with accommodation for 240 persons.

Holborn to Strand, new street, 3,300 persons will be rehoused, being the total number who will be displaced.

Long Lane Street Improvement. About 500 to be rehoused.

Cottage Dwellings

Hughes Fields Scheme, Deptford—three-storeyed cottages, with accommodation for 652 persons.

Blackwall Tunnel Scheme, Westview, Armitage, and Collerston Cottages, accommodating 464 persons.

Idenden Cottages, East Greenwich, accommodating 380 persons.

Boundary Street Scheme, Goldsmith's Row Cottages, accommodating 144 persons.

To these undertakings must be added the Parker Street Municipal Lodging-House, opened in 1893, containing 324 separate cubicles.

And, more recently, about 40 acres of land have been acquired (under Part III. of the Act), where cottage dwellings are to be erected to accommodate some ten to twelve thousand persons.

Likewise 5 Schemes dealing with 12 areas have been taken in hand, and under these accommodation for 5,295 persons can be provided.

Such then has been the Housing work (com-
c

pleted or now in hand) of the Council during the past nine years—a great work in so short a period. On the Boundary Street Area, the Council has carried out the largest Municipal Housing Scheme ever undertaken. The total capital outlay on dwellings already erected under the various schemes amounts to a considerable sum, and in spite of the stringent Treasury requirements, necessitating the repayment of buildings and of land in sixty years,¹ the undertakings, in the main, are self-supporting, and in future years will constitute a large Municipal asset. But this enterprise on the part of the Central Authority has also been the means of lowering the death-rate on insanitary areas, and of raising the standard of comfort among the workers accommodated; while, at the same

¹ Efforts are being made by the London County Council to obtain an extension of the period to 99 years, and to the land being taken as an asset against debt. The present conditions tend to prevent building operations.

time, the work of the Council has been a source of stimulus and guidance to Municipal Housing throughout the country.

ARTIZANS' DWELLINGS COMPANIES AND TRUSTS

In the provision of tenement dwellings, it will also be seen that the Trusts and Companies have played an important part. It is said in the report of the Royal Commission that, up to the date of its sitting, a sum of £12,000,000 had been spent by Companies and others on Working-Class Dwellings. Among others who have contributed to the supply, the *Trustees of the Peabody Donation Fund* have erected 18 blocks, containing 5,122 tenements, numbering 11,367 rooms, and accommodating 19,741 persons.

The *Artizans' and General Labourers' Dwellings Company*, 11 blocks, 1,467 tenements, 3,495 rooms, and 153 shops.

East End Dwellings Company, 10 blocks, accommodating 5,000 persons.

The *Guinness Trust*, 6 blocks, 2,232 tenements, 4,568 rooms, accommodating 7,327 persons.

Improved Industrial Dwellings Company, 44 blocks, 5,382 tenements, 18,115 rooms, 178 shops.

Metropolitan Industrial Dwellings Company, 14 blocks (including a number of middle class dwellings).

Metropolitan Association for improving the dwellings of the industrial classes, 1,426 tenements.

South London Dwellings, 130 tenements.

Of late years the work of these Trusts and Companies has not proceeded with the same activity as formerly. This may be accounted

for in part by the enhanced cost of building, amounting in recent years to about 30 per cent. But more probably the main cause operating against the enterprise of these bodies is the scarcity and costliness of building sites in the inner districts. And here it should be mentioned with regard to private enterprise generally, that it cannot be fairly urged that Municipal action is a source of hindrance, seeing that the field is so vast,¹ and that the work of Municipal bodies is comparatively restricted.

¹ Six to seven thousand houses are erected every year, but this makes no appreciable impression whatsoever on the want which exists for working-class dwellings.

MODEL LODGING-HOUSES AND FAMILY HOMES.

As affording accommodation to London's floating population, the Model Lodging-House meets a great need. At present there are 581 common lodging-houses in London, giving shelter to 28,718 persons; of these houses, 73 receive women, numbering some fifteen hundred. Although these lodging-houses come under the inspection of the Central Authority, and for the most part are well conducted, they cannot offer the same reasonable comfort and improved surroundings as are provided by the Model Lodging-Houses, where every arrangement is made for a well-ordered life. In this way the Rowton Company have done excellent work in establishing in various parts of London what is known as the Poor Man's Hotel; but in so large a city as London there is scope for

a far greater number of Model Lodging-Houses. These establishments easily pay their way, and comparatively not much space is required for the erection of the buildings. In this direction, therefore, there appears to be a large field open to Municipal enterprise without incurring any charge upon the rates. The further development should include Model Lodging-Houses for women,¹ no such establishments existing at present, and the accommodation afforded to women in the common lodging houses is inferior to that provided for men, while generally the charge is higher.

The accommodation provided by the Municipal Lodging-House, in Parker Street, offers a strong contrast to that of the "doss-house," to which many of the floating population now have recourse. The house contains 324

¹ The question of a site and of the erection of a Model Lodging-House for women has received the favourable consideration of the London County Council.

separate cubicles ; a large kitchen in common ; a reading-room accommodating over 300 persons ; lavatories and bath-rooms ; work-room and parcel's store ; wash-house and drying-room ; engine and boiler-house ; superintendent's quarters, and a shop at which lodgers may purchase eatables at low prices. Newspapers and games are supplied in the reading-room. The charge is sixpence per bed per night.

It is likewise desirable that provision should be made for lodging-houses for families, a mode of housing at once economical and helpful to the very poor. An interesting experiment on this basis has been made by the Corporation of the City of Glasgow, with excellent results. This Combined Lodging-House accommodates 160 persons with their children. During the day-time, while the parents are at work, resident nurses take charge of the children. Adults are supplied

with meals at fixed prices ; there is a kitchen in which, if they wish, they can cook their own food. The children are boarded at fixed weekly prices. In addition to family rooms there are a large dining-room, nursery, lavatory, and bath-rooms. The building was erected for the purpose at a cost of £15,000.

By a system of this kind, not only accommodation can be provided on a self-supporting basis for the industrious poor and their families, but their living is reduced to a minimum cost by provisions being purchased on a large scale, and by the cooking and household arrangements being carried out in common. It is a method especially suited to the housing of people whose employment is casual, or strictly local, and is one which deserves considerable attention. The Combined Lodging-House would respond to a large want, having regard to the difficulty which the poor with children experience in securing house-room.

It is to be hoped that before long London will witness the establishment of lodging-houses for families, or Family Homes, on the basis described.

CHEAP AND RAPID TRANSIT

Bearing directly on the housing of the people is the necessity for increased facilities of transit ; cheap and rapid means for reaching suburban districts. The extension and ultimate unification of the tramway system, the adoption of electric traction, and the formation of light railways, will all tend to make more land available for housing purposes, and will materially assist in meeting the housing difficulty. Indirectly, too, the effect will be one of pressure upon the railway companies which, up till now, with the exception perhaps of the G.E.R., have afforded but scanty convenience

for the workers of London. If the railway companies, who themselves are so largely responsible for displacements, were compelled to run an adequate number of workmen's trains at suitable hours, this, with the now rapidly-developing tramway service, would bring the outlying districts within reasonable reach of the commercial centres. It must be remembered that the almost entire lack of workmen's trains, prior to the passing of the Cheap Trains Act, 1883, accounts largely for the overcrowding which took place, the congestion becoming so great that at times the authorities were powerless to act without the infliction of great evils. The question of cheap and easy access to outlying districts was fully considered by the Select Committee of the House of Commons, 1882, and again by the Royal Commission, 1885, and in the report of the Commission appears the following expression of opinion :—

“ In examining the causes of overcrowding in the centre of the metropolis, it was shown that the majority of the poor labouring population were under compulsion to live within reach of their work, and that those parts of the town and the suburbs in which there was no pressure, were out of the question as places of residence for this class, because they were not within a walk of their employment. Again the earnings of this class in question were shown to be at a rate that left no margin for the extra cost of travelling expenses. If, therefore, the railways are to be utilised for the benefit of the poorer wage-earning classes, two conditions must be satisfied; first, the fares must not exceed the difference between the rent of their homes in the overcrowded districts, which ought to be relieved, and the lower rents in the suburbs; secondly, the companies must provide carriages which will

bring the people to and from their work at convenient hours."

If the statement made by the Royal Commission held good in 1885, how much more is it applicable to the present day, seeing that overcrowding has so greatly increased. Since that time, it is true, the railway companies have afforded some additional accommodation, but not in any way proportioned to the need. The Central Authority has exerted its powers to secure a better workman's train service¹ and with some good results; but the facilities afforded by the companies are far behind the wants of the working population. In fact, it may be said the railway facilities at the disposal of working people, with the exception of those of the G.E.R. (which has attracted a large number of workers down its line) are

¹ Steps in the same direction have also been taken by the London Reform Union and by the National Association for the extension of workmen's trains.

wholly inadequate. The statute chiefly governing the provision of cheap trains does not tend to induce workers to live at a distance from their work. The workers, who are now driven out into the suburbs, have to risk the chance of being able to establish a claim to the statutory provisions they are entitled to, instead of a workmen's service being first provided to attract the workers outwards.

What the means are to be, by which railway companies may prove themselves able to cope with the demand for more workmen's trains, must be left with them to decide. Whether they will enlarge their stations and widen their lines, or develop underground communications, or whether the present congestion of suburban traffic will be met by means of elevated platforms and elevated lines running some little distance and allowing of more ample distribution of the traffic, and of greater freedom for the arrival and departure of trains, will be

for the companies to determine. Whatever the remedies may be, it must be recognised the companies enjoy privileges which carry with them corresponding obligations, and these obligations should be faced.

The tramways, however, of late years have afforded considerable facilities. In 1894 the trams carried 225 millions; in 1897, 294½ millions; and in 1898, no less than 308¾ millions of passengers. Moreover, an extensive development in various directions is being given to the system south of the Thames, while the adoption of half-penny fares has proved a boon to vast numbers of working people. But at present there are only about a hundred and fifteen miles of tramway, and further extensions of the tramway system generally will greatly assist the workers in moving to and from the industrial centres.

It need not be added that in relation to the housing difficulty, the question of loco-

motion is of great importance; for if the outer districts are to be opened up, and the working population spread over a great area, cheap and rapid transit must play an essential part.

LAND AND ITS ACQUISITION

The full benefit, however, of increased means of locomotion will not be secured unless the Authorities have ample powers to acquire land for housing purposes. Fortunately there is much land still available within the county. For instance, there are districts which comparatively are thinly populated, such as :—

Eltham	with	1·5	persons	per	acre.
Kidbrooke	„	3·3	„	„	"
Putney	„	7·8	„	„	"
Charlton	„	9·0	„	„	"
Lewisham	„	12·5	„	„	"
Lee	„	13·2	„	„	"
Plumstead	„	14·1	„	„	"

In districts such as these, chiefly on the south side of the river, there are large areas of land uncovered with buildings. The total amount of this vacant land is estimated at 15,000 acres, or about one-fifth of the area of London.

In effect, however, this land, together with all land in the county, is yearly increasing in value.

In 1897 the total value of land within the county was estimated to be worth £15,000,000 per annum; the increase in its rateable value being at the rate of £250,000 per annum (allowance being made for new buildings). As showing the great increase in the value of land, the case of an estate in the suburbs may be mentioned—the property consisting of a house and large grounds. A few years ago it was worth, according to the rating Authority, £750 per annum. The lease falling in, the property was cut up and houses built thereupon worth at least £18,000 per annum,

the land itself being worth over £3,600 a year.

This continuous increase in the value of land points to the necessity of the Authorities obtaining powers for the prompt acquisition of land in outlying districts and outside the county boundary. The land should be acquired not only for immediate wants, but also *in advance* of future needs, and held over for the purpose of erecting dwellings; and the powers should permit of the acquisition being made at present fair market value without the intervention of the Secretary of State and Parliament. And it may prove advisable that such acquisitions should be made by the Central Authority, while the erection of the dwellings in many cases might be carried out in conjunction with the Local Authority.

PART III. OF THE ACT, AND THE ERECTION OF DWELLINGS

In view of increasing the supply of dwellings, this part of the Act is of great importance. The Housing Problem in the main, under actual circumstances, is none other than how to obtain more accommodation. Now, whilst a large part of the Act of 1890 for the Housing of the Working Classes is concerned with the clearance of insanitary areas, and the re-housing of the persons displaced, and operates (Parts I. and II.) rather in the reduction than in the increase of accommodation, Part III. opens out a wide field for the supply of dwellings. Under this part of the Act, the Authorities are empowered to acquire land and erect dwellings for the accommodation of labouring people, without first having to en-

counter the enormous charges incidental to the clearance of slum property. It is in a wide application of these powers that relief will be obtained. If rents are to be reduced and overcrowding met, it will be by means of the increased supply of house-room, and not by dealing with costly insanitary areas.¹ In assigning great importance to this part of the Act, always in view of more accommodation, it is assumed that the Authority will avail itself of vacant land in suburban districts which are already within reach of the industrial centres; and in the case of utilising land at a greater distance, that steps would be taken to secure the necessary means of access. The fact of there being a vast quantity of land on the out-

¹ For the same reason of heavy cost, it does not appear practicable at present to deal with the dingy rows of one-storied houses which now spread out through miles of streets in the inner districts, and which, while occupying a great quantity of land, house a comparatively small number of people.

skirts of the Metropolis which might be made available for housing purposes under this part of the Act, points to considerable mitigation of the present evils.

In regard to areas outside the county, the present powers do not suffice, and in order that the Central Authority should be enabled to avail itself of cheaper land, and to facilitate the operations of the new Borough Councils, further legislation is required.¹ An additional and important amendment of this part of the Act is also necessary, namely, to empower the Authority to acquire land, failing agreement, compulsorily at its present fair value, in order to avoid delay, without having first to obtain the consent of the Secretary of State and Parliament. But this part of the Act as it now stands can be largely applied (pending further

¹ Powers to acquire land outside the county are now being sought by the London County Council.

legislation), under the existing provisions for purchase by agreement, within the county itself.

Under the powers which this part of the Act confers for increasing the supply of accommodation, dwellings can also be erected *in advance* of the contemplated clearance of an insanitary area, and accommodation offered to the persons displaced.

As to the much-debated question of a subvention from the rates, while it would not be sound policy to abandon housing schemes because of a small difference in receipts and expenditure, it does not appear desirable to adopt a principle which would lead to "charity rents," and the favouring of one section of workers at the expense of another section less fortunate in obtaining the privilege of occupying such dwellings. The Authority can provide but a limited quantity of dwellings, and that over an extended period of time. An all-

round advantage—an all-round footing of equality would not be possible.

Whether the enterprise of the Central Authority, which is turning Part III. of the Act to good account, will be supplemented by active operations on the part of the new Borough Councils will largely depend on the civic spirit animating the new bodies. Under the recent London Government Act these bodies will be able to exercise the powers under Part III., and with the knowledge of the immediate wants of their own districts they should be able to render great assistance. It is, of course, here assumed that great activity would be brought to bear upon operations under this part of the Act. Already various Authorities just outside the county boundaries have applied this part of the Act with great success, having formed large estates of cottage dwellings. If, then, the new Councils prove equal to the task before them, and their work

be added to that of the Central Authority, powerful means will be brought to bear upon the housing difficulty.

THE CLEARANCE OF INSANITARY AREAS

It has been shown the paramount necessity of to-day is increased accommodation. It is doubtful whether, if all the slums of London were cleared away and replaced by healthy dwellings, the amount of house-room would be materially extended. These clearances should be regarded rather from the public health standpoint than as a means of housing working people. A proper standard of sanitation and improved surroundings are secured, objects undoubtedly of supreme importance, but little additional

space is obtained. Experience has shown that the demolition of slum property generally tends to the overcrowding of the surrounding neighbourhood. These clearances cannot be effected (as the law now stands) otherwise than at an enormous charge to the ratepayer. The slum-owner is indemnified; the holding of dilapidated and unhealthy tenements being thereby encouraged, and the whole burden of cost is thrown on the ratepayers, instead of the owners being made to contribute to the cost. It appears, then, that the time has now come when the better course would be for the Authorities to devote their resources to the purchase of vacant sites, and to the construction thereupon of suitable dwellings, which would be mainly self-supporting. In so doing additional accommodation would be created; the cost of acquiring worn-out property avoided; at least this course should be pursued until fresh legislation relieves the ratepayer of

the present inequitable charge. Here again it will be seen that recourse should be had to Part III. of the Act; and if it be replied that the value of land is a serious hindrance, still, if the cost be heavy, it cannot be compared with the burden resulting from the purchase and clearance of slum areas. The aim should be to attract the slum-dweller to other neighbourhoods provided with low-rented dwellings, and only a certain proportion of these need be in the central districts. There are a certain number of persons, estimated at not more than one-fourth,¹ who must live in close proximity to their work; but for the remainder accommodation within, say, half an hour's journey would meet their requirements. The problem here is one of inducing a large number of the workers

¹ This is a maximum estimate, based upon exceptional conditions obtaining, when a large number require to live on the spot.

now huddled together to remove from the congested and insanitary areas of central districts, where housing at low rents is impracticable, on to other and somewhat more distant sites, where rational accommodation can be provided at a reasonable cost. In other words, Municipal Housing must bring its powers to bear in competition with the slum-owner. The community then will have discharged its duty; the dilapidated and unhealthy tenements would be gradually vacated in favour of decent and proper accommodation.

It is not here contended that there are not insanitary areas requiring to be dealt with as centres and sources of contagion against which the community at large should protect itself. In these cases it should be recognised that the clearance and reconstruction is undertaken in self-defence, and as a means against the spread of disease. And in dealing with such areas

occasions would arise when the Central and Local Authority could co-operate under Part II. of the Act, as in the case of Moira Place, Shoreditch. But for the reasons stated it would seem undesirable (under the present limited powers) to deal with insanitary areas, unless it can first be shown that danger to the public health exists. The new buildings erected on the area, of course, become available for rehousing, and although rarely occupied by the persons displaced, a process of levelling-up is instituted; but, as pointed out above, the improved accommodation, if that were the object, could be provided elsewhere at much less cost. By this it should be understood that the clearance of slums should not be undertaken to make room for housing schemes, but only in so far as such areas are a danger to the community. And when demolition is entered upon, the invariable rule should be to first provide accommodation, partly in the

neighbourhood, and partly within a reasonable distance, for the people to be displaced. For even if the clearance be effected gradually, still overcrowding is increased in the immediate neighbourhood, unless adequate house-room is provided in advance.¹

THE REFORM OF LOCAL TAXATION —AN IMPORTANT REMEDY

The Housing Problem for its solution is mainly dependent upon two great factors: facilities of communication with suburban and outlying districts, and the utilisation of vacant land. The importance of cheap and rapid

¹ On the basis of accommodation being available, the provisions of the Public Health Act could then be enforced.

transit has been dealt with. But seeing that easy communication, although intimately linked with the problem, does not necessarily increase the supply of house-room, and seeing that the problem is essentially one of increased supply, the chief factor is the utilisation of vacant land. It has been shown that there is vacant land amounting to one-fifth of the whole area of the county over and above land outside the boundary. What, then, hinders the utilisation of the land for housing purposes? Capital is always forthcoming if a reasonable return be assured, and labour is not wanting. The reason is one quite apart from the question of facilities of communication, and one of a far more fundamental character—namely, the present system of levying local taxation. For it can be shown that the present system of levying rates and taxes not only tends to prevent suburban land

coming into the market, but to impede building enterprise.

Under existing conditions building enterprise does not find the requisite inducement to meet the demand for house-room, or to contribute to any appreciable extent to that demand, nor can municipal action alone cope with so vast a want. And if so much land remains uncovered in close proximity to an overcrowded population, there must be a hindrance to building operations—a cause tending to arrest or to divert the flow of building enterprise. As stated, that hindrance is the present system of levying local taxation, which tends to delay the sale of land for building purposes, and to prevent the erection of houses in the suburban and outlying districts. The necessity, the crux of the problem, is the adoption of measures that will allow of the supply of house accom-

modation ultimately meeting the demand, and the removal of all hindrances to that free supply.

The present method of levying the rates and taxes (the common or county rates amounting to 68 per cent. of London's taxation) is based on rateable value—that is, the burden of local taxation is now measured by the total annual value of occupied property. The annual value represents so much for the structure and so much for the site, *but the value of the site alone equitably determines the capacity to bear taxation*, and it follows that where the site stands for a greater portion of the total value, the burden on the property is comparatively light, for the ability to bear taxation is greater. On the other hand, where the site represents a small portion of the total value, the burden is comparatively heavy, for the ability to bear

taxation is smaller. The question is one of *equality of burdens*—of *comparative ability* to support taxation. At present local taxation is levied, not on the value of the site, but on rateable value, which includes structure; and the result is an *inequality of burden*. The system takes no account of the proportion which site-value bears to structure-value; it does not discriminate between the separate amounts represented respectively by the site and the structure, but levies taxation on one total sum (rateable value) without regard to the difference in value which exists between site and structure. As it will be shown, in central districts where site-values are high, taxation is comparatively light, and in the outer districts, where site-values are low, the burden of taxation is comparatively heavy.

For instance, to take the case of business

premises in the West End. The rent is £1,000 per annum. The structure (*i.e.*, the building) represents an annual value of £150. The site, therefore, is producing £850 per annum. The taxes levied on the premises (at the rate of 25 per cent.) are £250 per annum, *or about 30 per cent. on the annual value of the site.* Compare this with the case of a small house in an outer district. The rent is £30 per annum. The structure represents an annual value of £25. The site value as paid in ground rent is £5. The taxes at the same rate on the house are £7 10s., *or 150 per cent. on the annual value of the site,* as against 30 per cent. paid on the annual value of the site in the West End;—a burden five times as great.

Or, to take the case of a residence in a central neighbourhood, the house being rented

at £250 per annum, the structure representing an annual value of £150 ; the value of the site (or ground rent) being £100 per annum. The taxes are £62 10s., or $62\frac{1}{2}$ on the annual value of the site. Contrast this with a dwelling in a suburban district, rented at £60 per annum, with a ground rent of £12 per annum. The taxes are £15 or 125 per cent. on the annual value of the site, as against $62\frac{1}{2}$;—a burden twice as great.

Again, to give another illustration, that of commercial premises in the City. The rent is £500 per annum ; the value of the building represents £100 per annum. Compare this with premises in the suburbs rented at £120 ; the annual value of the structure being £100. In the City the site produces £400 per annum ; in the outskirts only £20 per annum (in both cases the capital value of the structure is the

same). The taxes are £125 or $31\frac{1}{4}$ per cent. on the *annual value of the site* in the City, but in the case of the suburban site, the taxes are £30 or 150 per cent. on the *annual value* as against $31\frac{1}{4}$;— the burden being nearly five times greater.

As pointed out, no account is taken of the proportionate value of the site, as compared with the value of structure, but the rates and taxes are charged on the total annual value of the property. The effect of the system is, that property where land is valuable does not contribute its fair share of local taxation, while property where land is less valuable is overburdened. The *inequality of burden* operates in favour of enterprise in commercial and central districts, and as a hindrance to building and to the development of land in the outskirts. As a

general principle, the further from the centre of population, the less the inducement to build, by reason of the heavy burden which would have to be encountered by property erected on sites of low value ;—the barometer of building enterprise falling in proportion to the pressure of local taxation.

Under the prevailing system, a plot of land will not be utilised for building until it can provide not only for the ground rent, but also for the whole of the rates and taxes to be charged upon the house. A long time, therefore, must elapse before property is able to bear these charges. Meanwhile land that could be profitably turned to account, for the erection of low-rented houses, remains uncovered, or is used for agricultural purposes. It may be judged how seriously the provision of house accommodation is thus retarded in

the suburban and outlying districts. In other words, the results of the present system of levying local taxation on the basis of rateable value, is to cast upon property erected on sites of low value, a burden disproportioned to the value of the site, and thereby to hinder building operations and to prevent the utilisation of the vacant land.

If site value were substituted for rateable value, as the measure and basis of local taxation, the inequalities of burden, and the evils which flow from them, would be removed. Rates and taxes would then be calculated according to site value only, and would be levied on vacant as well as covered land. By this means the inequalities *caused by the introduction of structure value into the basis of taxation* would disappear, and an equitable would replace an inequitable system. Un-

occupied land which now is not liable for rates, and cultivated land which, though it may be valuable, is only assessed at an agricultural rental: both these would contribute their quota to local taxation, according to their value for building purposes.

The result of the change in relation to the housing of the people would be far-reaching. First and foremost the prospective burden of taxation, now weighing over suburban and outlying land, would be removed. Building operations, on land adjacent to populous centres, would no longer be impeded owing to the property being unable to bear the rates and taxes thereupon. The erection of a house would not as now involve additional taxation, and building enterprise would proceed untrammelled by a prospective burden.

And, as to land suited to building purposes,

the effect of the change would be to materially increase the supply. Under the system of taxing site values the owner of land would no longer escape taxation. As the land increased in value, so the charge would increase. The owner would be induced to seek purchasers at actual market value ; for it would no longer be his interest to hold back land for a monopoly price. Nor, in the case of cultivated land, within the sphere of a population's need, could the charge be limited to that of agricultural value ; for all land suitable for building would fall within the area of local taxation, and bear its fair share of rates and taxes.

By this method of levying taxation for local purposes on the basis of site value only, whether the land be occupied or unoccupied, local taxation in the outer districts would be decreased, while the central and more valuable

land, as equitably it should, would bear a larger share. Houses built on the outskirts could be let at much lower rents than at present. The tendency would be all in the direction of increasing the accommodation and of reducing the standard of rent. The prospective burden of rates and taxes which, as we have shown, now acts as a barrier to building on suburban and outlying land, would cease to operate. At the same time, by making unoccupied land bear its due share of taxation, a strong incentive would be brought to bear on the development of land for building purposes. In this manner a *just equalisation of local burdens* (on the basis of site value) would be secured, a powerful stimulus would be given to the erection of houses in suburban and outer districts, and the hindrance to an adequate supply of house-room would be removed.

It may be urged that so great a change in the system of levying local taxation would involve such a dislocation of values as to render the proposal difficult of application. To make a change so great as the raising of the whole of the 68 per cent. of London's local taxation, on the basis of site value at one step, would no doubt be accompanied by great drawbacks. At the same time, it must be remembered, a grave responsibility rests upon the community in relation to proper housing accommodation for the working people. And seeing that the remedy for the scarcity of house-room lies along these lines, the principle should be adopted, and a commencement might be made by transferring some part of the present inequitable burden—even a small reduction in local charges would in many cases enable building opera-

tions to proceed—and such transfer might be gradually extended without serious interference with values.

We have seen that legislation has failed to attain to the desired results; that municipal action has been curtailed by the present limited powers, and that building enterprise under existing conditions does little to meet the demand for house-room. The housing difficulty remains, becoming greater and greater as the population increases. In the face of so vast a need, it is not to one class of remedies only that we must turn to meet the housing difficulty, but to various sources, each contributing towards the increase of dwelling accommodation. It is by the opening up of every channel of supply, by greater freedom of action alike for municipal and private enterprise, that the difficulty will be met.

It has been pointed out in regard to municipal enterprise that greater powers should be given under Part III. of the Act for the acquisition of land without Governmental intervention, and for the holding of such land as may be deemed necessary for housing purposes.

The sinking fund to replace capital outlay should be spread over ninety-nine years, and the land taken as an asset against debt.

The new Borough Councils under the powers they will possess should each provide the requisite machinery for the erection of dwellings, and apply Part III. of the Act to its full extent. And in the carrying out of large schemes they could act in conjunction with the Central Authority.

A further and more extensive development of the means of locomotion at suitable hours and fares must be secured.

The erection on a large scale of Family Homes for the poorer class of workers should be taken in hand.

But it is by the reform of the present method of levying local taxation that the most powerful means will be available for meeting the housing difficulty. This reform provides for the utilisation of vacant land; calls into activity the resources of private enterprise, and facilitates municipal action.

THE END.



